

United States Bankruptcy Court  
Northern District of Alabama

In re:  
Geneva Manuel  
Debtor

Case No. 13-71065-CMS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1126-7

User: awalton  
Form ID: pdf000

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Dec 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2013.

db +Geneva Manuel, 1705 18th Street, Tuscaloosa, AL 35401-4638  
cr Family Credit, Inc., c/o Rachel L. Webber, ROSEN HARWOOD, PA,  
2200 Jack Warner Parkway, Suite 200, Post Office Box 2727, Tuscaloosa, AL 35403-2727  
cr +United Consumer Financial Serv., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
7882234 +Chesnutt Furniture Co, 2230 University Blvd, Tuscaloosa, AL 35401-1542  
7882238 +Comcast, 3008 Airpark Drive S, Flint, MI 48507-3489  
7882239 +Covington Credit, c/o Southern Management Corp #AL, ATTN: Sharon Dill, P.O. Box 1947,  
Greenville, SC 29602-1947  
7924648 +Covington Credit of AL09, c/o Southern Management Corp, att: Sharon dill, P O Box 1947,  
Greenville, SC 29602-1947  
7882235 Family Credit, Inc., c/o Rosen Harwood, P A, Post Office Box 2727,  
Tuscaloosa, AL 35403-2727  
7882242 +The University of Alabama, Univiersity Medical Center, 850 5th Avenue East,  
Tuscaloosa, AL 35401-7419  
8086164 US Department of Education, PO BOX 16448, St Paul MN 55116-0448  
7882237 +Union Furniture Co, 2104 Greensboro Ave, Tuscaloosa, AL 35401-5698  
8025458 +United Consumer Financial Services, Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7882240 +E-mail/Text: rfinance@farmerstel.com Dec 20 2013 02:24:10 Modern Loans, P.O. BOX 307,  
RAINSVILLE, AL 35986-0307  
7923418 E-mail/Text: bnc-quantum@quantum3group.com Dec 20 2013 02:24:23  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
7975903 E-mail/Text: bankruptcy.noticing@security-finance.com Dec 20 2013 02:22:29  
SFC-Central Bankruptcy, P.O. Box 1893, Spartanburg, S.C. 29304-1893  
7882241 E-mail/Text: bankruptcy.noticing@security-finance.com Dec 20 2013 02:22:29 Security Finance,  
610 Skyland Blvd E, Tuscaloosa, AL 35405-4037  
7894025 Fax: 912-629-1539 Dec 20 2013 03:53:36 TitleMax of Alabama, Inc. d/b/a TitleMax,  
15 Bull Street, Suite 200, Savannah, GA 31401  
7882236 Fax: 912-629-1539 Dec 20 2013 03:53:36 Titlemax of Alabama, 3318 McFarland Blvd East,  
Tuscaloosa, AL 35405  
7882243 +E-mail/PDF: bk@worldacceptance.com Dec 20 2013 02:35:53 World Finance, 604 Skyland Blvd,  
Tuscaloosa, AL 35405-4037  
7892467 +E-mail/PDF: bk@worldacceptance.com Dec 20 2013 02:35:52 World Finance Corporation,  
604 Skyland Boulevard E, Tuscaloosa, AL 35405-4037

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2013

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2013 at the address(es) listed below:

C David Cottingham dcottingham@ch13tuscaloosa.com, dcottingham13@ecf.epiqsystems.com  
Eric M Wilson on behalf of Debtor Geneva Manuel ewilson@ericwilsonlaw.com,  
ericwilsonlaw@gmail.com  
Rachel L Webber on behalf of Creditor Family Credit, Inc. bknotice@rcslaw.com

TOTAL: 3

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA - WESTERN DIVISION

**In the Matter of:**

Geneva Manuel  
SSN: XXX-XX-2636  
DEBTOR(S).

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}

**Case No: 13-71065-CMS13**

**ORDER GRANTING**

This matter came before the Court on Tuesday, December 17, 2013 09:00 AM, for a hearing on the following:

- 1) RE: Doc #33; Debtor's Motion to Modify Plan to Pay Unsecured Creditors a Pot Plan of \$1,650.00
- 2) RE: Doc #34; Debtor's Motion to Surrender Collateral (one Kirby Cleaning System) to United Consumer Financial Services

Proper notice of the hearing was given and appearances were made by the following:

C David Cottingham, Trustee  
Eric M Wilson, attorney for Debtor

**It is therefore ORDERED ADJUDGED and DECREED that:**

The Debtor's Motion to Modify Plan is GRANTED. The Secured Claims shall be paid 100%, and the Debtor's Plan shall be Amended to Pay Unsecured Creditors in full satisfaction of the original amounts of the timely filed Unsecured Claims or their Pro Rata Share of \$1,650.00 (or amount paid, whichever is greater); That the Court determines pursuant to Section 1325(a)(4) that the Value, as of the effective date of the Plan, of the property to be distributed under this Plan on account of such timely filed Unsecured Claims is not less than the amount that would be paid on such Claims if the Estate of the Debtor was liquidated under Chapter 7 of the Bankruptcy Code.

The Debtor's Motion to Surrender Collateral (Kirby Cleaning System) of United Consumer Financial Services is GRANTED. Said Creditor is GRANTED Relief from Stay to Accept Surrender and Liquidate said collateral. Said Creditor is granted leave to file a deficiency claim upon liquidation of its collateral.

Dated: 12/19/2013

/s/ C. MICHAEL STILSON

C. MICHAEL STILSON

United States Bankruptcy Judge